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THE FARM LOAN BANK

The Farm Loan Bank act has been upheld by the Supreme Court of the United States.

The farmers can now obtain loans at a reasonable rate and tide them over the hard times in this country. Possibly the people of Dillon county do not understand the great advantage of the Federal Land Bank. Just as it started to do business in Dillon county, and after loaning about seventy-five thousand dollars in Dillon county two years ago, it was stopped doing business by an action being brought attacking the constitutionality of the act creating the Farm Loan Bank, and The Federal Loan Bank of Columbia, S. C. and all over the United States had to stop business until this case was determined. The United States Supreme Court has upheld the act and held it valid and there is nothing now to prevent the Federal Land Bank from operating and it is likely that they will be in position to make new loans within thirty or sixty days.

Now, the farmers have never really understood this Federal Land Bank very well because since it began operating most of the farmers in this country were in good shape and did not have to get loans. In this crisis however, whenever everything needs money, the Federal Land Bank is certainly a blessing.

The main feature of same are as follows:

Any group of farmers may form a local Federal Land Bank Organization and apply for loans to the Central Bank at Columbia, S. C.

The loans as made two years ago gave to the farmer the cheapest rate of interest that they have ever been able to secure. He was allowed to keep the loan for thirty-six years, if he so desired, and pay five and one-half per cent interest on the loan annually. After the fifth year however he can pay the loan up entirely and settle it. As long as he keeps the loan he pays one per cent each year on the principal. For an illustration:

If a man borrows one thousand dollars through the Federal Land Bank, he can pay each year sixty-five dollars interest on the one thousand dollars. Fifty-five dollars of this being interest and ten dollars being payment each year on the principal.

At this rate if a farmer should keep the loan for thirty-six years, he would pay on the principal only three hundred and sixty dollars and this would pay up and satisfy the entire principal. This is the most wonderful loan in the world. In other words he would never pay back one thousand dollars principal during the entire thirty-six years, but would pay only the sum of three hundred and sixty dollars on that principal which would satisfy the principal at the end of the thirty-six years, paying of course each year five and one half per cent interest.

He does not have to keep the loan for thirty-six years when he does not desire to do so, but may pay the entire principal at the end of five years or any amount on the principal that he desires to pay any year after the fifth year for which he is given credit and he does not have to pay interest on the part of the principal paid any more.

Now, there is nothing for the farmers in the country to do but to organize local Land Banks and get all the money they need to carry them through this crisis. The only man that will suffer in this crisis is the man who is not willing to even apply for a loan from the government.

I have all forms necessary for organizing and application blanks for the loans.

JOE P. LANE.

ISSUES CHALLENGE

AS TO KILLINGS.

Statement From Dillon Gets Response From Calhoun.

To the Editor of The State.

In your issue yesterday was an item of news from Dillon county to the effect that no murder case was on the docket of the criminal court being held in that balliwick and a further statement from Solicitor Spears that Dillon county led the whole country in the paucity of homicides in South Carolina, especially where the taking of human life is so common as to cause little concern and where the sentence for hog stealing is usually severer in our courts than for man killing the record of Dillon county is simply magnificent. She deserves and will receive the congratulations of every lawabiding citizen in this commonwealth who is not a rebel, as she is by such a disgraceful murder record. Mr. Spears, doubtless, has the statistics and know what he is talking about. Out of curiosity, however, some of us would like to know a little more about the actual facts. Calhoun county may wish to enter that contest, also. During the 14 years of her life since she started housekeeping on her own hook there has been only one white murder case within her limits. Only recently a young white farmer was killed in a most atrocious manner by a negro and some of that race have killed each other, as I suspect they have done in Dillon county, unless negro "hot suppers" are unknown in the Pee Dee section. Until further proof is forthcoming we throw down the gauntlet and challenge the other counties to beat our record. If we are left in the shuffle, there will be no envy and jealousy over the outcome.

T. H. Dreher.

THIRTY SEVEN IN WRECK.

First Announcement Made by Coroner Found to be Incorrect Some Bodies Having Been Counted Twice—Telegrapher on Duty Tells of Crash of Two Trains.

Porter, Ind. Feb. 28—A complete check up by railroad officials and the coroner of the bodies in the Chesterton morgue at 9 o'clock tonight revealed that there were not more than 37 known dead in the Michigan central and New York Central wreck last night.

The discrepancy between this count and the one of more than 40 previously announced by Coroner E. O. Seipel was found to be due to the mutilated condition of some of the dead. In some cases a body badly mangled had been counted as two.

Some seven or eight of the bodies, however, may never be identified. The wreck left them in such a condition they could not be recognized. Only one part of the debris remained to be searched tomorrow—the twisted broken hulk of the New York Central engine which tore through the wooden Michigan passenger coach with such force that it was hurled several feet in the soft earth.

This had been partly undermined, however, and it was thought that all of the bodies had been recovered. Tonight 41 of the dead had been taken to the little furniture store morgue in Chesterton, one mile away, and the other two had been removed to Michigan City, Ind.

Only half a dozen of the bodies had been taken from the Chesterton morgue the slow identification probably being responsible for the failure of relatives to call for them. No statement has been made public by the engineer and firemen of the Michigan Central train. They escaped serious injury and went to Niles, Mich., where they related their stories to operating officials of the road. The engineer later went to his home in Jackson, Mich., it was said.

Charles Whitehead telegrapher in the signal tower which regulates the passage of the trains over the crossing where a New York Central train last night smashed into the side of a Michigan Central train, killing more than 40, tonight for the first time gave his version of the events preceding and during the collision.

He substantiated the statement of Joe Cook, operator of the 50 levers in the towers, that the signals were set against the Michigan Central train, and exonerated Cook of any blame for the disaster.

While he had been too unstrung to talk connectedly last night, tonight was back at his job, outwardly calm.

"I send and receive all messages telling when various trains will arrive," he said. "I have nothing to do with the operation of the signals and am not considered in any way responsible for them.

"Ordinarily a man named Piering runs the levers, but he wanted to take a night off and hired Joe Cook, who is a substitute operator, to work for him.

"Because of the mass of switches detours, and the intersection, both of us must be on our toes all the time, and we were last night. Far down each track is an appliance which rings a bell in the tower when a train hits it. Last night when we heard the bell we saw it was the New York Central. About 30 seconds later the Michigan Central bell rang. Joe set the signals against the Michigan Central and opening the track for the New York Central. We sat peering down the New York Central tracks, watching the headlight gradually grow larger and larger. We hadn't noticed the Michigan Central.

"The New York Central engine gradually grew larger and larger and finally its outlines were plainly visible. Suddenly I heard Joe shout: "My God, Charley, the M. C. is coming through the block."

"I can still hear that shouted warning. I turned quickly to the right and there, not 150 feet away, was the Michigan Central, No. 20, crashing down at 60 miles an hour. It was so close I could see the spaces between the fender bars. Joe jumped for the door and I jumped after him.

Sound of Smash.
"We heard a terrific grinding smash. There was a hiss of steam, a brilliant, red glare lighted up the tower and our little building shook all over. The crashing of glass—the lower windows breaking—lingered in my ears and the tower continued to rock. We lay against the door for a moment and then collapsed to the floor. Later, a few seconds later, I suppose, Joe got up and dashed down stairs. I followed him.

"When I reached the ground Joe was running full speed up the road to Chesterton, two miles away. I am told that he never stopped until he reached there although several persons tried to halt him.

"I went down to the wreckage. The conductor of one of the trains came up and tried to ask me something. He could not talk, he was shaking so, and I guess I couldn't have answered. I don't remember much after that."

Whitehead said that the signal system was interlocking so both tracks could not have been open at the same time. Closing the tracks to the Michigan Central automatically opened it to the N. C. Central and vice versa, he said.

Mr. J. A. Hursey is in South Boston, Va., this week on business.

SWALLOWS SWORDS TO GET LIBERTY.

Suspected Safe Crackers Upset Officer's Dream.

Sheriff Heise enjoys a good joke and he made the welkin ring when it was discovered that county officers had arrested a man who could swallow swords, and another who "eats fire on a tip that the two men might be the safe blowers who cracked the safe in Edgefield postoffice last week.

Several days ago a citizen from the rural district rushed into the sheriff's office and said he had sighted two men walking toward Columbus. One carried a long package that appeared to be a rifle covered and tied. The other carried a grip. The enthusiastic informer suggested that the men might be safe crackers and in a short time two county officers were on their way toward Irmo to intercept the suspects. The strangers were located on the tracks of the Columbia, Newberry & Laurens railroad and were placed under arrest. They were brought to the sheriff's office for investigation and a side show performance followed.

One of the prisoners appeared to be about 45 years old and he carried the package supposed to contain a rifle. The man with the grip was about 24 years old. The elderly prisoner began to thank the county officers for bringing him to Columbia and the officers exchanged queer glances. The prisoner untied his "ugly" bundle and four swords rattled. Picking up a long one with a sharp edge, the prisoner proceeded to shove the blade down his throat. He pulled it out and added another to show that he could swallow two at the same time. After swallowing all the swords he had on hand, the prisoner informed the officers that his friend was a "fire eater" and both were on their way to Florence to join a carnival. The good natured prisoner said he and his friend went broke and were forced to count crosses to get to Florence. Two pennies was the sum total of the wealth of the travelers.

Friendship sat upon the throne in the sheriff's office and in a few minutes the officers had raised a neat sum to present to the men who were suspected of being safe blowers. The story leaked out.—The State.

BIRD SEASON CLOSES.

The open season for shooting partridges closed Monday and will not reopen until Thanksgiving day in November. Many hunters took advantage of the pretty weather Monday and spent the day in the woods and fields. Partridges have been plentiful this season, and hunters have had excellent sport, but the size and number of the covies does not seem to diminish and there appeared to be as many birds at the closing as at the opening of the season. When they come from is a question. Old hunters claim that as the season advances they come out of swamps looking for food, and as fast as one covey is killed out another takes possession of its feeding ground. Then again birds fly fast at the close of the season, and it takes an expert shot to kill the lawful number in a day's hunt.

Spotted Preacher for Yeggman

Lumberton Robesonian.
Things will happen. It was Tuesday morning that Chief of Police D. M. Buckner was advised by wire that three yeggmen were on the Seaboard train from Charlotte and to be on the watch for them. The yeggmen had blown a safe in Charlotte according to the wire message from the Charlotte officer. Knowing how tricky yeggmen generally are, Chick Bricker had plenty of officers on the scene to take good care of the situation. The train came in and the officers looked the passengers over. Only one man had the appearance of a yeggman and one of the officers nabbed him. This one proved to be a minister and had his credentials along to prove it. The officer "let go" when he was convinced that he had arrested a preacher.

It was later learned that the yeggmen changed trains at Hamlet, going towards Raleigh.

Two Inch Snow Sunday Night.

"Perhaps one of the most remarkable and phenomenal snow storms occurring in the southern section of North Carolina was witnessed at Rear Swamp, between Buie, N. C., and Rennett, N. C., last Sunday night. Conductor Vann, running on A. C. L. No. 82 reports that there was one and one half inches of snow in this section when he passed through early Sunday morning.

It began to snow at about 9:20 p. m. and continued to do so until about 1:30 a. m. The storm was accompanied by thunder and lightning and those living near by say it was violent and furious.

The area covered was nearly a mile in width and seemed to be confined almost entirely to the Swamp section.

K. of P. Meeting Tonight.

All members of Dillon Lodge No. 54 K. of P. are urged to attend the regular meeting of the lodge tonight at 7:30 p. m. Second Degree work. C. S. Herring, C. C.

Camphor is now being made from turpentine by a synthetic process.

PITTSBURGH BANKS HOLDING BACK DATA.

Accusation Made by Comptroller of Currency. Want Salary Figures.

Washington, Feb. 26—The Pittsburgh Clearing House Association was accused by Comptroller of the Currency Williams today of having forbidden its member banks to furnish data asked for in the national bank call issued yesterday by the comptroller.

Several items not heretofore given on the face of the reports were requested in the current call the comptroller explained. These items, he said included a statement as to the amount of money which was being loaned on bond and stock collateral in New York city, a statement showing the aggregate amount of salaries paid to the executive officers of banks and the number of such officers and the amount of salaries paid all other employees of the bank and the number of such employees.

"The obvious purpose of inclusion of the clauses apparently found objectionable in Pittsburgh," Mr. Williams said, "was to develop whether money of depositors in national banks is being diverted from its proper function of supplying legitimate business and enterprise to earn fancy rates from the need of recklessness of speculators at a distance, and whether disproportionate or improper amounts are being expended in salaries to officials. It is difficult to understand why bankers who have used such money discreetly and with regard to the rights of their customers and shareholders, should object to making this information public."

FAST TRAIN WRECKS.

No. 83, the Atlantic Coast Line's train, due at Dillon at 9 a. m., came to grief opposite the Maple Cotton Mill Monday morning, when the baggage and express cars left the rails and plowed up about 200 yards of track. No one was injured. The train, which has a fast schedule, was picking up speed after leaving Dillon, and was not running very fast when the coaches left the track. The train carried only a few passengers. No. 80, the northbound morning train, was sent by way of Marion and Wilmington, and the morning mails did not reach town until late in the afternoon.

GET OUT OF THE BOAT.

After hearing me talk cotton for the past three months on the same lines that "Farmer Bob" wrote in this week's issue of The Herald, some of my friends are giving me credit for writing the article. While I would be proud of it, still I didn't write it and shouldn't have the credit. I think he is right, we should start to farming for ourselves, and have as little as possible, to do with the speakers and expert advisers of how to handle our cotton, for we all know that The American Cotton Association, The Cotton Corporation and Warehouses never put up the price of cotton, but I think we could say that Germany put up the price of cotton and the Associations helped to put in down, for it seems if we had sold as fast as we ginned, started to paying our accounts, our share croppers and ourselves started to buying goods, the merchants would have had to get in the market for new goods and of course the mills would have to supply them. Then again have you ever heard of a farmer that sold his cotton as fast as he ginned year in and year out that wasn't satisfied, and don't you think he would have to be some kind of a prophet to know what years to hold and what years to sell, so it seems that it would be better to make it and sell it and use the money; and I'll venture to say that ninety per cent of the cotton stored in the state belongs to banks, merchants and fertilizer dealers, but none of them stored it. I believe in warehousing it to keep it out of the weather but don't believe in storing it for good, and we will stop it as soon as the warehouses start to selling some cotton to pay storage. Have you ever seen a crowd of men or women going over the state, holding meetings to advise the banks how to loan money and run their banks and telling the merchants when to buy goods and when to sell them and how to do it, still we will listen to what they tell the farmers, and I believe the farmer ought to run his own business.

Now we are in the pickle and we will have to get out the best way we can, and I think the best way is to plant what cotton we can gather before it turns blue in the fields, and don't plant so much that we will have to depend on hands that live in town to pick it; and try selling it as we gin for a few years, for no selling means no buying, no buying no spinning, no spinning no using, and if we don't do any of these, let's not get in another boat unless we have something to dip the water out with (money) for this boat reminds one of the steamboat Abe Lincoln told about, that used to ply on the Mississippi in the early days. It had a five foot boiler and a seven foot whistle and every time the whistle blew the engine stopped.

J. P. McLaurin, Dillon, S. C. Feb. 25, 1921

The Japanese Empire consists of 260,000 square miles, with a population of about 77,000,000.

COUNTY NEWS

Floyd

Mrs. Mack and Miss Brickley, teachers of Marion county, spent the week end with Mr. and Mrs. J. H. Stackhouse.

Mr. S. C. Faylor and family spent Sunday with friends in Marion county.

Mr. H. B. Floyd, Jr., has returned from the northern markets where he had gone to purchase goods for the Floyd Co.

Mr. and Mrs. A. C. McDonald entertained on Wednesday, February 23, a number of their friends at a turkey dinner given in honor of their son and his wife, Mr. and Mrs. Percy McDonald. Those who enjoyed Mr. and Mrs. McDonald's hospitality were Mr. and Mrs. J. H. Stackhouse, Rev. and Mrs. P. K. Crosby, Mr. and Mrs. H. B. Floyd, Mr. and Mrs. W. S. Floyd, Mr. and Mrs. M. J. Rogers, Mr. and Mrs. J. T. Beaver, Mrs. John L. McLaurin, Mrs. Laura McDonald, Mr. R. J. Oliver, Mr. Murray Hayes, Mr. W. H. Breeden and Mr. and Mrs. A. B. Rogers. Then again on the night of February 23, Mr. and Mrs. McDonald entertained the younger people with a party. Beside the people of this place, there was quite a number from Fork, also from Dillon. After many interesting games had been played, cake and ambrosia was served.

On Friday night February 25, Mr. J. O. Stackhouse gave a party to a number of his friends at the lovely country home of his father and mother, Mr. and Mrs. J. H. Stackhouse. The doors of this hospitable home were thrown open to about one hundred and fifty guests. The music was furnished by Messrs. Anous, McIntyre and McKenzie of Rowland, also by Messrs. McDonald, Smith and Amos of Dillon. The guests danced and played parlor games until a late hour. The refreshments consisted of delicious ambrosia and cake. This was one of the most delightful parties of the season, and each guest departed expressing to the host many thanks of appreciation for a most enjoyable evening.

Calvary.

Our pastor, Rev. J. A. Langley, preached a most excellent sermon for us on Sunday last.

Mr. R. Moody of Red Springs, N. C. was here one day last week in the interest of his farm.

There seems to be much sickness over this section at present, an epidemic of cold and cough of the worst type is in most every family.

C. F. Bowen's youngest child of about two years of age is seriously ill at this writing. This is the only case of pneumonia that the writer is aware of.

The only child of Mr. and Mrs. Cullie Martins is seriously ill at this time.

The farmers of this section has most of their fields clear of stalks but there has been little plowing done yet. Guess somebody will get busy soon.

All members of Hamer Lodge K. of P. No. 171 are especially asked to be present this Friday night. The business of this meeting is of a permanent nature so be sure and attend.

Every person in this section is cordially invited to be present at the Sunday school on next Sunday at ten thirty o'clock. This is of importance to you and the Sunday school.

Little Rock News

Mr. and Mrs. J. Russell Thompson and little son, Shepherd, have moved to Andrews, S. C., where Mr. Thompson has purchased half ownership in the fire insurance firm of Levy & Company. Mr. Thompson has always lived here. When his college career ended, he entered the mercantile business with his father here, and after being thus engaged for a few years, he went into the fire insurance business which he has been engaged in for five or six years. He has been active in the community, having served a number of terms as mayor of the town, and on the board of trustees of the Little Rock School.

The innumerable friends of this charming and interesting family profoundly regret their leaving, for they will be sadly missed in every phase of life by every one that has the pleasure of knowing them.

Following is the honor roll of Little Rock School for February:

7th. Grade—Howard Berry, Ida Vick Hargrove.
6th. Grade—Bernice Britt.
5th. Grade—Hortense James.
4th. Grade—Mary Bethea, Ruth Huggins, Elizabeth James, Edna Proctor.
3rd. Grade—W. F. Stanton.
2nd. Grade—Collie Allen, Irene Driggers, Charlotte Meadors, Aline Norton, Alan Schafer.
1st. Grade—Marie McKellar, Benah Lee Berry, Louise Berry, Archie Hibsty, Odious Driggers, Prentice Proctor, Gracie Hamilton.

News from Elberry.

Miss Aileen Hayes entertained a number of her friends at a birthday party on Saturday afternoon February 26, 1921. After the happy group had arrived they were summoned to the lawn where many interesting games were successfully played, and enjoyed by all. At the close of one of the games Mrs. Hoyt

CAN'T STEAL LIQUOR.

Judge Rules it is No Crime Because Stuff is Already Outlawed.

That whiskey can not be stolen, and hence that no person can be prosecuted for stealing liquor, was a ruling of Judge John D. Humphries in the case of Lon Terry and O. M. Howell, Atlanta, Ga., detectives, indicted for stealing 87 quarts of the whiskey from Clarence Hart. The theft charge was not pressed, but Terry was placed on trial under another indictment charging possession of liquor.

"A man cannot steal something which the law has declared is no property," said Judge Humphries. "Whiskey has been outlawed, declared not to be property and to be contraband. It having no property value, naturally is incapable of being stolen and this court will not press the indictment as to liquor. The court will not press the portion of the bill charging the theft of the suitcase because the bill fails to assign any value to them, giving them a property value."

Solicitor Boykin, contended that the bill was good, and the question was raised of what course the court would have followed if the liquor had been in the suitcases.

"In that case the indictment still would not have been good," said Judge Humphries. "The outlawed liquor would have outlawed the suitcases destroying any property value they would have had, so far as the law is concerned." Judge Humphries says a man can steal morally, but not legally.

Watson of Latta announced that the happy group was wanted in the dining room where the color scheme pink and green was successfully carried out. In the center of a square table the birthday cake decorated with fifteen pink and green candles made the cake very attractive. The cake beautifully led was in a mound of green dotted with small pink flowers. Miss Bessie Earl Patterson played a march on the piano while the party marched to the dining room where a sweet course was served by Mrs. John C. Allen and Mrs. Hoyt Watson.

W. C. Fore and family visited in this community Saturday.

Mrs. E. L. Powell and Mrs. J. F. Williams of Dalcho section were visitors at Elberry one day last week.

Mr. and Mrs. Frank Hendrix of Conway visited Miss Agnes Davis last week.

Miss Bessie Earl Patterson of the Marion High School faculty visited Mrs. John C. Hayes last Saturday. Miss Patterson having taught at Dalcho last year is very pleasantly remembered in this section.

Miss Mae Belle Parham of Latta was a pleasant visitor of our section one day last week.

John C. Allen is now hauling brick to a site near his present home. He expects in the near future to build a modern dwelling house. We are glad that Mr. Allen has taken such steps and hope that his neighbors will follow suit.

Miss Myra Powell of Dalcho spent the week end with friends at Elberry.

Misses Agnes Davis and Flora Belle McLeod spent the week end in Latta.

Carolina News.

Mrs. N. C. McLaurin of Wesley spent a few days of last week with her daughter, Mrs. L. W. McInnis.

The Ladies Betterment Club held a very interesting meeting at the school house on last Friday afternoon.

Miss Emma Kate McInnis, a student of Flora Macdonald College spent the week end at home.

Mrs. W. J. Stone of Rieford is visiting relatives here.

Misses Laura McMurray, Winnie Walters and Charlton John attended the Teachers Meeting at Dillon Saturday.

Carolina School cordially invites the public to be present at the Womans' Wedding, or the marriage of Miss Petite France to Mr. U. S. America on Friday night, March the fourth nineteen hundred twenty-one at eight o'clock, Carolina school house. Admission 15 and 25 cents.

Mr. and Mrs. Jack McInnis and sons of Cho spent Sunday at the home of his mother, Mrs. C. M. McInnis.

Miss Mary McKingon is visiting her sister, Mrs. Jim McQueen of Rowland.

Miss Marion Esterling of Dillon recently visited relatives here.

Miss Grace and Alma Collier of the Willis school and Miss Hattie Earle of the Wesley school were the guests of Miss Laura McMurray, at the home of Mrs. C. M. McInnis, on last Wednesday evening. A number of others came in after supper and spent a merry evening together.

Messrs. Hubert and Maurice Carmichael of Dillon spent Sunday with Bill McInnis.

Fork.

Mr. and Mrs. Will Rose of Columbia are visiting Mr. and Mrs. J. C. Calhoun.

Miss Wilson Moore a student of Coker College is at home for some time.

Miss Ruby Rogers who has a position at Wilmington, N. C. spent the week end at home.

Mrs. L. J. Fort is spending a few days at Rowland with her daughter, Mrs. T. W. Carmichael.